Wallet customer may then use the wireless phone to communicate wirelessly with the customer support representative.

[0144] The Receipts icon **1806** allows the Message Wallet customer to access receipts for past transactions. Receipts may be stored locally, on the Message Wallet customer's wireless phone, or accessed through a wireless data connection to a Message Wallet Receipt Server that stores customer receipts from past transactions. The customer may access the Receipts icon **1806** to retrieve, view, and delete past receipts. Additionally, the user may search for past receipts based on certain parameters, such as retailer name, date, transaction number, transaction amount, and items purchased.

[0145] The Message Wallet Configuration icon **1807** allows a Message Wallet customer to select the icon and make changes to the Message Wallet configuration. For example, configuration options may include transaction thresholds and geographic limits, notification preferences, and authorized users. FIGS. **13-15** describe various configuration options in further detail.

[0146] The Operator Assistance icon **1807** allows the Message Wallet customer to contact an operator for assistance. The Message Wallet customer may select the Operator Assistance icon **1807** to contact an operator through an electronic chat. Alternatively, the Message Wallet customer may select the Operator Assistance icon **1807** to call the operator and receive assistance.

[0147] FIG. **19** is an illustration of an exemplary Receipts interface **1900**. The Receipts interface displays stored receipts retrieved by the Message Wallet customer. The Receipts interface **1900** includes several components: a title **1901** and a receipt list **1902**.

[0148] The title **1901** is a descriptive message that alerts the Message Wallet user to the displayed content.

[0149] The receipt list **1902** is a list of receipts from past Message Wallet transactions. Receipts may be stored on the wireless phone, or may be retrieved from a receipts server. A receipt server stores past purchase receipts. A Message Wallet customer may search for receipts based on date, transaction number, amount, retailer, and items purchased. After the search returns a result list, receipts may be listed by transaction number. Alternatively, receipts can be reordered. For instance, receipts may be listed in date order from most recent to oldest or oldest to most recent. Also, receipts may be ordered based on the transaction amount.

[0150] FIG. **20** is an illustration of an exemplary Inbox interface **2000**. The Inbox interface allows user access to the wireless phone user's inbox. The Inbox interface includes several components: a title **2001** and a message list **2002**.

[0151] The title **2001** is a descriptive message that alerts the Message Wallet user to the displayed content.

[0152] The message list **2002** includes a list of messages retrieved from all message sources. Messages are be listed by subject heading and may include additional information such as date and time the message is received and the sender's name and e-mail or other identifier. Further, the Inbox message list **2002** may be sorted by subject, date, time, sender, e-mail address, or source.

[0153] The wireless customer's Inbox provides an application to receive and view messages from multiple sources. Messages may be collected and aggregated from a plurality of message sources. For instance, the Inbox may retrieve and display messages from a Message Wallet customer's work email address. The Inbox also may be configured to receive and display SMS or other text messages sent to the Message Wallet customer's wireless phone. Additionally, Message Wallet messages, such as authorization messages, may be received in the customer's Inbox.

[0154] FIG. **21** is a flow chart of a process **2100** for handling transaction operations within the trusted intermediary system. Generally, the operations of process **2100** may be used in conjunction with the systems and configurations described earlier in FIGS. **1-10**. For example, process **2100** may be performed during the credit card payment process **900** and the purchaser-to-seller payment and transaction process **1000**. For convenience, a trusted intermediary system **903** is referenced as performing the process. However, similar methodologies may be applied in other implementations where different components are used to define the structure of the system, or where the functionality is distributed differently among the components shown.

[0155] A trusted intermediary system **903** receives, from vendor premise equipment, a transaction request that includes identification information related to a messaging destination for a customer and a description of a transaction. Next the trusted intermediary system **903** determines whether the transaction request is permitted. The trusted intermediary system **903** generates, based on the determination that the transaction request is permitted, a transaction configured to perform a desired action related to the transaction request. The trusted intermediary system **903** transmits a customer authorization message descriptive of the transaction to a wireless phone associated with the customer. Next, the trusted intermediary system **903** receives, from the wireless phone, transaction execution instructions. Then, the trusted intermediary system **903** executes, based on receiving the transaction execution instructions, the transaction by transferring resources to the vendor.

What is claimed is:

1. A method of enabling a consumer to pay a vendor, the method comprising:

enabling, using a vendor point of sale (POS) system, a consumer to enter a messaging address through which the user may receive communications on a wireless device;

enabling the consumer to identify goods for purchase from a vendor;

generating a transaction total for the identified goods;

receiving the messaging address from the consumer to pay the transaction total;

receiving, at an intermediary server operated by a wireless carrier, a transaction request for the consumer to pay the transaction total;

determining whether the transaction request is permitted;

transmitting, using the intermediary server, the transaction request to the wireless device associated with the messaging address;

presenting the transaction request to the consumer in a display on the wireless device;

enabling, using the wireless device, the consumer to authorize the transaction request;

receiving, using the wireless device, authorization for the transaction request;

transmitting the authorization to the intermediary server;

receiving, using the intermediary server; the authorization;

transferring, based on receiving the authorization, resources to the vendor to pay the transaction amount.